

TRANS UNION
ASSIST®
REASON CODE LISTING

<i>Code</i>	<i>Positive Characteristics</i>	<i>Code</i>	<i>Negative Characteristics</i>
1	Favorable amount owed on accounts (+)	51	Excessive or unknown amount owed on accounts (-)
2	No recent delinquency (+)	52	Recent delinquency (-)
3	Presence of revolving credit accounts (+)	53	Absence of revolving credit accounts (-)
4	Favorable number of accounts with outstanding balances (+)	54	Too many accounts with balances (-)
5	Favorable number of finance accounts (+)	55	Too many finance company accounts (-)
6	Favorable number of recent credit checks (+)	56	Too many recent credit checks (-)
7	Favorable number of new accounts (+)	57	Too many new accounts (-)
8	Proportion of revolving balances to revolving credit limits is favorable (+)	58	Proportion of revolving balances to revolving credit limits is too high, or no revolving credit accounts (-)
9	Favorable amount owed on revolving accounts (+)	59	Unfavorable or unknown amount owed on revolving accounts (-)
10	Favorable length of revolving credit history (+)	60	Insufficient length of revolving credit history (-)
11	No past delinquency or favorable length of time since last delinquency (+)	61	Delinquency date too recent (or date unknown) (-)
12	Favorable length of credit history (+)	62	Insufficient length of credit history (-)
13	No current or past delinquencies (+)	63	Delinquency (-)
14	Favorable time since last derogatory public record or collection (+)	64	Recent derogatory public record or collection (-)
15	Minimal or no past due balances (+)	65	Past due on balances (-)
16	Favorable payment history (+)	66	Delinquency, derogatory public record or collection (-)
17	Absence of collection accounts (+)	67	Presence of collection accounts (-)
18	Favorable number of revolving accounts with balances (+)	68	Too many revolving accounts with balances (-)
19	Favorable time since last credit check (+)	69	Date of last credit check too recent or unknown (-)

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<i>Code</i>	<i>Positive Characteristics</i>	<i>Code</i>	<i>Negative Characteristics</i>
20	Favorable time since most recent account established (+)	70	Insufficient time since most recent account established (-)
21	Favorable number of installment loan accounts (+)	71	Unfavorable number of installment loan accounts (-)
22	Favorable number of installment loan accounts with outstanding balances (+)	72	Too many installment loan accounts with outstanding balances (-)
23	Favorable time since most recent installment loan established (+)	73	Insufficient time since most recent installment loan established (-)
24	Favorable number of accounts with large high credit amounts (+)	74	Too many accounts with high credit amounts (-)
25	Proportion of loan balances to installment loan amounts is favorable (+)	75	Proportion of loan balances to installment loan amount is too high (-)
26	Favorable number of real estate accounts (+)	76	Unfavorable number of real estate accounts (-)
27	Favorable number of new finance company accounts (+)	77	Too many new finance company accounts (-)
28	No delinquency ever on installment loans (+)	78	Poor installment loan delinquency(-)
29	Favorable percentage of open revolving accounts to all other accounts (+)	79	Unfavorable percentage of open revolving accounts to all other accounts (-)
30	Favorable number of accounts (+)	80	Presence of delinquency, public record or collection (-)
31	No delinquency on open revolving accounts (+)	81	Delinquency on open revolving accounts (-)
32	Favorable length of time since most recent finance company account opened (+)	82	Finance company account opened recently (-)
33	Favorable number of accounts (+)	83	Unfavorable number of accounts (-)
34	Favorable length of time since most recent retail account opened or no retail accounts present (+)	84	Unfavorable length of time since most recent retail account opened (-)
35	No finance company accounts or no recently active finance company accounts (+)	85	Unfavorable number of recently active finance company accounts (-)
36	Favorable number of recently active accounts (+)	86	Unfavorable number of recently active accounts (-)
37	Favorable number of revolving or open accounts (+)	87	Unfavorable number of revolving or open accounts (-)

38	Number of adverse public records (+)	88	Number of adverse public records (-)
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